PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Whiting et al.

Group Art Unit: 3692

Serial No.: 10/645,778

Examiner: Fields, Benjamin S.

Filed: August 21, 2003

Docket No. 1483/3

Confirmation No.: 8784

For:

METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS

BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS

AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This is responsive to the Office Action dated July 16, 2009, for which a shortened statutory period for reply has been extended up to and including January 19, 2010 (for which January 16, 2010 was a Saturday). A petition for a 3month Extension of Time is attached hereto. Favorable consideration is respectfully requested in view of the following Amendments and Remarks.